

Navigating the Digital Marketplace: How Consumer Behaviour towards FMCG Products Has Evolved (2015–2025)

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Abstract:

Between 2015 and 2025, the fast-moving consumer goods (FMCG) sector has shifted from occasional online transactions to fully integrated digital shopping experiences driven by e-commerce marketplaces, social media influence, quick-commerce platforms, and Unified Payments Interface (UPI) adoption. Early online FMCG purchases were limited and promotion-driven, but the COVID-19 pandemic accelerated online grocery use, subscription models, and rapid delivery adoption, making digital purchasing a routine habit in urban markets. Literature and market data show that micro-influencers have enhanced purchase intention and loyalty, marketplaces have become central to product discovery, quick-commerce has reshaped last-mile expectations with sub-30-minute delivery, and UPI has reduced checkout friction while boosting repeat purchases. Rural and Tier-2+ markets, fuelled by vernacular content and social commerce, are emerging as high-growth areas. To remain competitive, brands should implement omnichannel strategies, partner with niche influencers, optimize quick commerce for impulse and trial purchases, enhance payment flows, and expand outreach to rural consumers. By aligning marketing, distribution, and technology with evolving consumer habits, FMCG companies can strengthen loyalty and capture new market segments in a hyper-connected, on-demand environment.

Keywords: Consumer Behaviour, Digital Platforms, Quick-Commerce, UPI.

1. Introduction:

The marketing, discovery, and purchase process of fast-moving consumer goods (FMCG) has significantly changed over the last decade. Over the past few years, various digital platforms like e-commerce marketplaces, social media channels, mobile payment solutions, quick commerce, etc., have drastically changed consumer paths to purchase. Thus, these offerings have enabled unprecedented convenience, personalization, and speed. E-commerce giants in India (Amazon, Flipkart, Big Basket) and social media platforms (Instagram, Facebook, YouTube) have changed the way consumers interact with brands and make decisions to purchase (Keller, 2020), and one cannot deny it.

The adoption of influencer marketing as an important driver of digital FMCG sales has taken place, whereby micro and macro influencers are involved in influencing consumer perception of brands and accelerating product discovery (Abou-Shouk & Soliman, 2021). Omnichannel strategies

wherein there is a connection of offline and online experience, such as the brands engaging the customer in multiple touchpoints, have been proven to enhance their loyalty and retention (Verhoef, Kannan & Inman, 2017). Frictionless payment solutions such as UPI in India already have simplified the buying process further, which enhances the conversion rate by lowering drop-offs and increasing the frequency of purchase (RBI, 2024).

After the COVID-19 pandemic (post-2019) there has been a rapid shift of consumers to online grocery shopping and FMCG subscription-based purchase, such as Big Basket, and to quick-commerce like Blinkit, Zepto, Swiggy Instamart, which is now delivering in less than 20 minutes across metros in India (Bain & Company, 2024). A Bain report indicates that India's e-retail gross merchandise value is expected to reach nearly USD 60 billion in 2025. Among various categories, online grocery is one of the fastest-growing ones.

According to PwC (2023), globally higher consumer behaviour is attributable to increased digital literacy

and smartphone penetration, coupled with altered lifestyle patterns, especially among the youth. As Internet accessibility in rural India rises, and with increasing vernacular content, the digital divide in India is being bridged. Consequently, an increasing number of consumers engage in online FMCG purchases (KPMG, 2022). The article looks at how the consumer behaviour of FMCG has changed from 2015 to 2025, the latest trends, behavioural drivers, and strategic implications of brands in a digitally dominated environment.

2. Research Objectives (ROs):

RO1: To analyse the evolution of consumer behaviour towards FMCG products through digital platforms over the past decade.

RO2: To identify key digital touchpoints influencing purchase intention and brand loyalty in the FMCG sector.

RO3: To evaluate the role of technological advancements, including payment systems and quick-commerce, in shaping consumer preferences.

RO4: To provide strategic recommendations for FMCG brands to adapt to changing consumer behaviour in the digital marketplace.

3. Research Questions (RQs):

RQ1: How has consumer behaviour towards FMCG products changed with the rise of digital platforms from 2015 to 2025?

RQ2: What role do digital touchpoints such as social media, e-commerce, and quick-commerce play in influencing FMCG purchase decisions?

RQ3: How have technological advancements in payments and logistics influenced consumer loyalty and purchase frequency?

RQ4: What strategic actions can FMCG brands take to remain competitive in the evolving digital landscape?

4. Research Gap:

Research over the last ten years has established the capacity of platforms to change consumer purchasing behaviour in the FMCG space. However, much of this work has been point-wise. According

to early work of Verhoef, Kannan, and Inman (2017), as retailing shifts from multi-channel to omnichannel, it takes a fundamental transformation in the way consumers search and choose products. Integration across the channels makes them engage and convert more. Social and influencer marketing has become an increasingly impactful driver. Meta-analyses by Pan et al. confirm significant positive impacts on consumer engagement, attitudes, and purchase intentions. Further, the authors note moderation by influencer credibility and brand-influencer fit.

According to a study, online grocery shopping has accelerated after 2019. Based on the study and also that of Titiloye et al. (2024), the paper identifies convenience, perceived risk, and prior experience as key adoption determinants. Most importantly, Spann (2024, 2025) shows how online formats can reshape product baskets and diets. As per Spann, deliveries too early or on time bode well for repurchase intentions; also, Aljohani et al. (2024) establish delivery efficiency, delivery accuracy, delivery trust, and delivery speed as last-mile predictors of satisfaction and loyalty.

Another digital payment in technological enablers has been crucial. The study that Razi-ur-Rahim et al. (2024) conducted extended the meta-UTAUT model to demonstrate that the UPI adoption in India is significantly predicted by performance expectancy, habit, and facilitating conditions. Adding promotional benefits and ancillary services, as authors Vedala et al. (2025) did, was for additional motivation. Consumers from rural areas are also turning to products sold on social media. As per a report by KPMG, community trust and vernacular content are two of the factors driving adoption.

The Open Network for Digital Commerce (ONDC), which is a market infrastructure introduced by the government, is seen as a state-orchestrated mechanism that democratizes online retailing and reduces platform dependency (Islam, 2024). Large-scale industry surveys like the IIMA 35,000-respondent study (2024), FICCI (2024), and IBEF (2025) reports reveal that e-retail penetration, quick-commerce adoption, and Tier-2+ city participation are changing the dynamics of India's FMCG market.

This study fills the significant gap left by existing research, which lacks a comprehensive longitudinal perspective tracking social influence, e-commerce, quick-commerce, payments, and policy infrastructure over the period 2015–2025.

5. Justification of the Study:

FMCG items are purchased frequently without much consideration and are strongly affected by accessibility, availability, and cost. In the last ten years, e-commerce marketplaces, social media apps, quick-commerce apps, and digital payment apps have changed the way consumers search, discover, and buy these products. Innovations have forced a shortened decision cycle, personalized recommendations, payment, and delivery. Brands need to understand the resultant behavioral shifts in order to stay competitive.

This research was undertaken to examine the behaviour of FMCG consumers over the digital era from different touchpoints over a decade. Research is often focused on influencer marketing or online grocery but hardly integrates them into a coherent whole. The results will have an academic as well as a practical contribution. Hence, they would provide

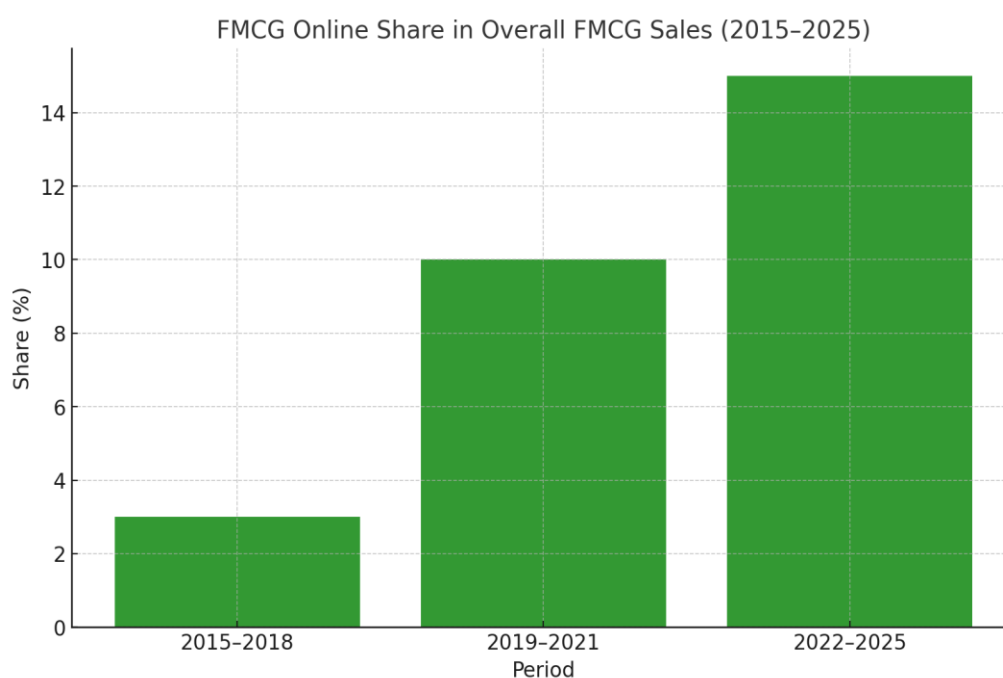
marketers, supply chain managers, and policymakers with a guideline to optimize their marketing, distribution, and technology adoption in a fast-changing consumer environment.

6. Research Methodology:

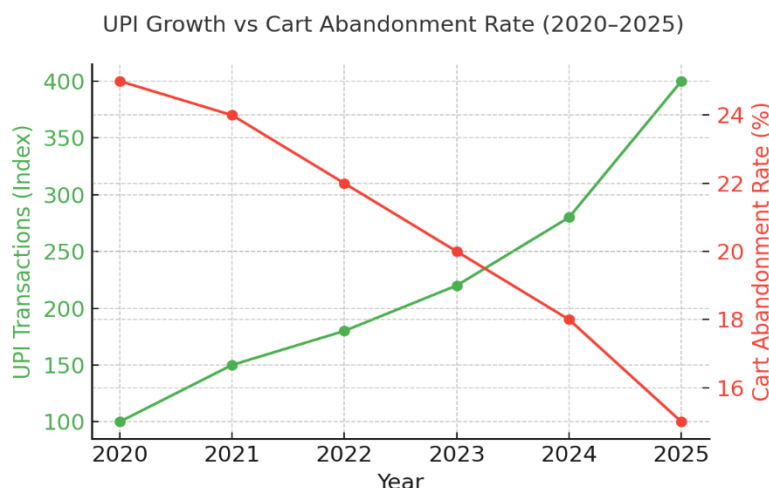
Data generated in the course of this study uses mixed methods, which will help you learn about a comprehensive view of FMCG consumer behaviour in the digital age. A systematic literature review of peer-reviewed journals, industry reports, and market research from 2015 to 2025 shows ample theoretical and empirical support. The trends in digital commerce adoption, FMCG online sales reports, and survey findings on actual or planned online shopping provide a quantitative picture through secondary data analysis.

The evidence is thematically synthesized into digital touchpoints, technological enablers, and behavioral shift themes. This method offers a coordinated study of long-term patterns, emerging drivers, and their impacts on FMCG marketing, distribution, and consumer engagement.

7. Data Analysis:



(Source: Developed by the author based on Verhoef et al. (2017), Keller (2020), Bain & Company (2024), and KPMG (2022).



Source: Developed by the author based on Razi-ur-Rahim et al. (2024), Vedala et al. (2025), Keller (2020), and Aljohani et al. (2024).

RO1: To analyse the evolution of consumer behaviour towards FMCG products through digital platforms over the past decade.

During the first few years (2015–2018), consumers did not engage with digital platforms frequently or habitually. The purchase behaviour only occurred on a random basis due to discount offers or bulk-buy purchases. The literature mentioned that adoption during this phase was concentrated but was not regular and sustainable among urban, well-educated, and tech-savvy consumers. (Verhoef et al., 2017; Keller, 2020). The statistics supplied by secondary data demonstrate that e-commerce penetration in FMCG remained below 3 percent of category sales, with offline continuing to be the dominant trend. When consumers made their initial online purchases – and it wasn't very much – they were primarily buying non-perishable products, as they had limited trust and were still beginners.

The interval of 2019–2025 observed a significant change, with the COVID-19 pandemic acting as a critical pivot point to shape digital consumer behaviour. Both academic literature and market data rationalize that the pandemic accelerated trust in online FMCG as consumers were increasingly seeking safety, convenience, and speed of delivery (Bain & Company, 2024). As online grocery orders

more than doubled during the lockdowns, platforms like BigBasket and Grofers (Blinkit) have reported over 80 percent growth, cutting delivery times to under 30 minutes. Following the pandemic, buying FMCG (Fast Moving Consumer Goods) digitally became a regular affair for customers with the growth of quick commerce. The quick-commerce segment accounted for 65 percent of urban e-grocery orders. Additionally, subscription and reserving models, along with loyalty programs, encouraged repeat buying (KPMG, 2022). By 2025, FMCG comprised nearly 15 percent of total e-retail sales, revealing how far consumers had come from browsing the net occasionally to consuming it on a regular basis..

RO2: To identify key digital touchpoints influencing purchase intention and brand loyalty in the FMCG sector.

Between 2015 and 2025, the high-speed consumption of fast-moving consumer goods (FMCG) has mainly risen through digital touchpoints such as social media, e-commerce marketplaces, and quick-commerce platforms, which powerfully drive purchase intention and brand loyalty. Influencer marketing is a key driver, particularly in social media, significantly influencing consumer decisions. Research shows

that compared to celebrity endorsers, micro-influencers are perceived to have more authenticity and trustworthiness, which improves engagement and conversion rates (Pan et al., 2025). According to the reports, it has been observed that almost all the FMCG campaigns, which run on social media channels, have higher engagement-to-purchase ratios. Moreover, this was mostly noted for product categories like beauty, beverages, and snack foods. Digital influence is further strengthened when e-commerce marketplaces act as a discovery as well as a loyalty builder. Previous studies indicate that platforms like Amazon and Flipkart provide consumers with increased convenience, choice, and accessibility (Verhoef et al., 2017). With embedded features like recommendation engines and subscription models, they yield higher repeat purchase rates. Data shows that 20–30 percent of purchases in the FMCG segments are repeat purchases.

At the same time, quick commerce has led to new consumer expectations around immediacy, impacting their loyalty and purchase behaviour for FMCG. Research shows that the ability to fulfill orders quickly leads customers to choose a brand and builds brand loyalty over time (Harter et al., 2024). Market data shows that quick-commerce will be 65% of all e-groceries by 2025 in India. Also, around 40% of all users will place FMCG orders every week. All in all, digital touchpoints now serve as the core mediators of consumer decision-making in FMCG. With the intense influence of social media, dependence on the marketplace, and fast delivery pattern, traditional purchase patterns have been altered. Digital channel is at the core of purchase intention and loyalty-building strategies. It plays an important role in the fast-moving consumer goods (FMCG) market.

RO3: To evaluate the role of technological advancements, including payment systems and quick-commerce, in shaping consumer preferences.

FMCG consumption underwent digital transformation on account of supporting technology adoption i.e. digital payments, AI-led personalization and last mile logistics between 2015

and 2025. Literature states that convenience, habit and incentives were the major motivators of UPI adoption and there was a drastic reduction in checkout friction (Razi-ur-Rahim et al., 2024; Vedala et al., 2025). UPI-based FMCG e-commerce transaction (value) was valued at 2.4 lakh crores in 2020. Further, this grew by more than 300 percent in the years 2020-2025. Also, cart abandonment rates dropped by almost 15 percent during this period. At the same time, AI started to impact the purchase behavior of consumers. For example, recommendation algorithms and personalized prompts push new product discovery and impulse buying (Keller, 2020). As per the market data, the AI-based product recommendations on one of the major e-commerce platforms increased the average size of FMCG basket by 18 per cent. These shifts show how technology has not just simplified the buying experience for consumers but also made purchases on a bigger scale.

Innovations in logistics and last-mile fulfillment have also changed. According to Aljohani et al. 2024, research reveals that consumers' trust in and loyalty towards online shopping is a function of delivery time and reliability. Evidence in support indicates that same-day and sub-30-minute delivery models will capture over 80% of metropolitan markets in India by 2025. Quick-commerce in particular has redefined immediacy, establishing convenience as a loyalty driver, while also reshaping purchase frequency. The above statement signifies that with more efficient payment systems, advances in personalized solutions, and improved delivery systems, technology has played an essential part in mediating consumer preferences, as the report notes. The smart use of technology has enhanced the confidence of consumers, along with loyalty and repeat purchases in the fast-moving consumer goods (FMCG) sector.

RO4: To provide strategic recommendations for FMCG brands to adapt to changing consumer behaviour in the digital marketplace.

According to recent literature, double-channel integration is vital to enhance loyalty and retention amidst the fast-evolving nature of the FMCG sector. With omnichannel strategies, shoppers can get the

assurance of in-store shopping and the familiarity of a physical store with online shopping. Studies indicate that this integration effectively enhances customer satisfaction and alleviates friction during the buying journey, resulting in increased retention. According to secondary data, brands using omnichannel campaigns experience nearly 25 percent higher retention than brands selling exclusively online. Quick-commerce platforms have a tactical role too. They serve as a testing ground for new product launches due to their immediacy, reach and extent of consumer engagement. Evidence from the market suggests that the trial rates of new SKUs launched via quick commerce are 1.8 times higher as compared to new SKUs launched via the traditional retail channel. This means quick commerce platform has proven to be a major growth engine that helps drive consumer trials for consumer goods.

An equally important strategic thrust is to target rural/Tier 2+ markets that hold significant potential for digital adoption. Evidence in studies indicates that the fast-growing vernacular content, cheap internet access, and social commerce are creating new growth opportunities in the region. Based on industry statistics, rural fast-moving consumer goods (FMCG) online sales are estimated to grow at a CAGR of 18 per cent during 2020-2025 as these consumer segments become increasingly relevant.

This suggests that FMCG companies must adopt an omnichannel approach, leverage quick commerce to keep testing their products, and focus on the underdeveloped rural market. Through these approaches, brands can bolster their competitive advantage, enhance their long-term growth prospects, and adapt to the digital marketplace.

FMCG Digital Transformation: (2015–2025):

Research Objective (RO)	Key Findings	Outcome/Impact
RO1: Adoption Timeline	Early-stage behaviour (2015–2018): Purchases occasional, promotion-driven; urban but inconsistent.	E-commerce FMCG <3% sales; mostly offline & non-perishables.
	Pandemic-triggered adoption (2019–2021): COVID-19 boosted trust, >80% growth in Big Basket/Blinkit.	Doubling online grocery orders during lockdowns; delivery <30 min in metros.
	Post-pandemic normalization (2022–2025): Quick-commerce habitual; FMCG ~15% e-retail share.	Repeat purchase rates rose via subscriptions & loyalty programs.
RO2: Platforms & Engagement	Social Media & Influencers: Micro-influencers drive trust; strong conversion in beauty/snacks.	Higher engagement-to-purchase conversions in FMCG campaigns.
	E-Commerce Marketplaces: Amazon/Flipkart as discovery & loyalty hubs.	20–30% repeat purchase rates via recommendation systems & subscriptions.
	Quick-Commerce Platforms: Instant fulfilment reinforces loyalty; 65% e-grocery share in 2025.	40% of users place at least one FMCG order weekly.
RO3: Technology Enablers	Digital Payments: UPI adoption grew 300% (2020–2025); cart abandonment -15%.	Seamless payments enhanced consumer trust and convenience.
	AI-Driven Personalisation: Algorithms increased discovery; basket size +18%.	Boosted impulse buying and larger FMCG baskets.
	Logistics Innovation: Sub-30 min delivery in 80% metro areas; loyalty boost.	Strengthening consumer trust through reliable delivery.

RO4: Strategic Growth	Omnichannel Strategy: Integrated campaigns raised retention +25%.	Improved loyalty and customer retention in FMCG brands.
	Quick-Commerce Trials: New SKUs 1.8× higher trial rates than retail launches.	Quick commerce served as effective channel for trials and adoption.
	Rural & Tier-2+ Markets: 18% CAGR (2020–2025); vernacular content & social commerce.	Significant rural market growth; new customer acquisition beyond metros.

8. Discussion, Recommendations, and Conclusion:

- 1. Adopt an Omnichannel Approach:** Brands must adopt an omnichannel strategy that integrates physical retail and e-commerce, quick commerce, and social media into a single journey. According to reports, omnichannel campaigns yield 25% higher customer retention rates than online-only campaigns. Moreover, consistent pricing, promotions, and loyalty programs will improve customer retention across channels.
- 2. Invest in Micro-Influencer Partnerships:** Collaborate with micro-influencers and brand loyalists who may be smaller in size but have a more authentic connection with their followers. Data from RO2 shows that micro-influencers drive more purchase intent than celebrities do.
- 3. Leverage Quick-Commerce for Impulse Buys:** Quick commerce platforms need to be used for need-it-now missions. They should also be leveraged for SKU trials. According to the findings of RO2 and RO4, quick commerce not only drives frequency of small-basket orders but also achieves 1.8× higher trial rates for new products.
- 4. Enhance Payment and Checkout Experience:** By focusing on UPI-based, one-click payments that offer features such as auto-fill and saved preferences, you can make a serious dent in cart abandonment. According to RO3 data, by integrating UPI, the abandoned cart rates decreased by 15% and the purchase frequency for repeat customers improved.
- 5. Target Rural Digital Consumers:** Rural and Tier-2+ markets offer high growth potential. Online FMCG sales expected to grow at 18%

CAGR during 2020–2025. Using vernacular content, regional influencer marketing, and social commerce channels can penetrate these segments more effectively.

9. Conclusion:

From 2015 to 2025, we have seen a change in consumer behaviour for FMCG products from occasional online buying to a seamless digital shopping experience across multiple touchpoints. Supported by the convergence of social media impact, omnichannel access, effortless payment methods like UPI, and soaring quick-commerce expansion, this transition is gaining momentum. According to literature and market data, digital touchpoints are now playing a role at every stage of the consumer journey – from discovery and evaluation to purchase and loyalty. Thus, digital fluency offers competitive edge to an FMCG brand.

Future-ready brands that are agile in their approach, invest in technology, and keep the consumer at the centre of all activities will be the best equipped. Brands can take advantage of micro-influencers for authenticity, quick commerce for impulse and first-trial purchases, payment ease, and further distribution in rural and Tier-2+ markets via vernacular and social commerce. As digital ecosystems grow, success in the FMCG space will not just depend on being efficient but on having the capability to anticipate consumer expectations, which are changing in a hyperconnected, on-demand world.

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